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# Senior and Non-Senior Traveller Behaviour: Some Exploratory Evidence from the Holiday Rental Sector in Switzerland

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# Senior and Non-Senior Traveller Behaviour: Some Exploratory Evidence from the Holiday Rental Sector in Switzerland

## **Abstract**

An important number of studies have been made concerning life course variation in travel and leisure behaviour, often from the point of view of the travel life cycle. Whilst many facets of travel and leisure have been discussed, there is a quasi total lack of literature on the particular sector of holiday rentals, despite the importance of that sector. Given the demographic ageing currently taking place in many European countries, it becomes important not just to further pursue research on age as it relates to travel behaviour, but also to extend the analysis to other areas of tourism than those most frequently studied. In this paper we formulate a number of hypotheses concerning the willingness to pay for holiday rentals and travel preferences, which we subsequently test, using a survey of Swiss households. We find evidence to support our hypotheses and find significant differences between both non-seniors and seniors, as well as between younger and older seniors.

## Introduction<sup>1</sup>

The aim of this paper is, in light of the predicted demographic ageing of the Swiss and European populations, to examine and reassess a number of hypotheses related to tourism consumption and age. This will be done within the particular context of an often neglected and underestimated sub-sector of tourism and hospitality, namely the holiday home rental sector. The vast majority of theoretical and empirical research within the hospitality sector has concerned the hotel and restaurant industries. For instance, a number of dedicated journals exist covering both theory-building adapted to the supply-side analysis of those sectors, as well as demand-side issues such as customer expectations, attitudes and so forth. Comparatively, the interest for theory and empiricism on holiday rentals in general is very limited; this despite the fact that in the case of a country like Switzerland, more beds are available in holiday rentals than in hotels. In 2005 there were 274'035 beds available in 5'836 hotels in Switzerland. This compares to an estimated 360'000 beds available for rental in holiday and secondary homes<sup>2</sup>.

Over the past few years the baby boomer generation has been reaching retirement age with the consequent change in the relative size of the senior market. The term baby boomer refers to the generation born roughly between 1945 and 1965 (Patterson, 2006). During this period, fertility rates shot up from 1.73 children per woman in 1937, to 2.61 in 1946. After diminishing slightly, a second maximum was attained in 1964 with 2.64 children per woman (Wanner, Sauvain-Dugerdil, Guilley, & Hussy, 2005). A number of factors explain the baby boom in Switzerland. These include an increased preference for marriage after the Second World War, earlier marriage and earlier birth of children, strong economic growth and a higher general economic well-being in the years following the war. In many ways, there was a return to normality after the war and a general renewed optimism that contributed to encouraging family life. The baby boom took place similarly in most developed countries throughout the world.

Since the beginning of the 20th Century, the population of Switzerland has more than doubled, from an estimated 3.3 million in 1900 to around 7.5 million in 2005 (Milojevic, 2006). In the same period, the life expectancy of women has gone from 50 to 84 years and

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<sup>2</sup> Source: Swiss Federal Statistical Office (BFS)

that of men from 46 to 79 years. Although the average yearly population growth rate has been around 0.8% over the past century, a number of factors have contributed to periodical accelerations of this growth rate, or even to short periods with negative population growth. The main factor is migration; the others are changes in fertility and life expectancy. As can be seen in Figure 1, which shows the evolution of the Swiss population from 1991 until 2050 using the "average" scenario, the Swiss population is expected to continue growing for another thirty years, reaching a maximum of 8.16 million, before declining after this time. According to this scenario, the population size of the category of 65 years and above will continually grow, reaching an impressive 2.25 million by the year 2050, or 27.9% of the population. Today this proportion is less than 17%. Impressively, by 2020 over three million Swiss residents will be aged fifty or above (Kohli & Cotter, 2004).

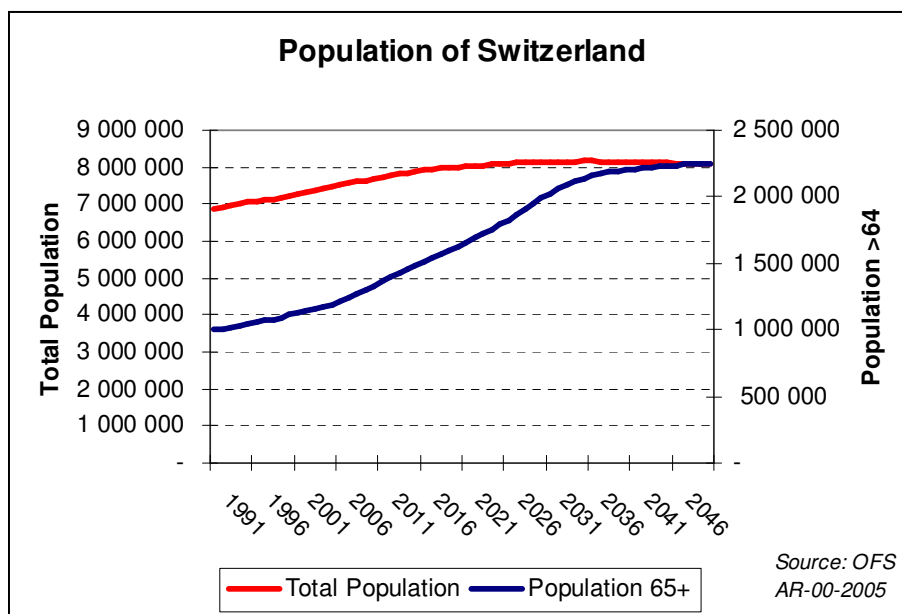


Figure 1

This paper is divided into several sections as follows. In a first section we briefly discuss theories of life course variation in leisure and tourism, and travel life cycle theory in particular. We then propose a number of hypotheses derived from the theory which we formulate for verification within the particular sub-sector of holiday rentals. Based on an extensive survey carried out through a market leader in the European holiday rental sector in

2005, we provide evidence to support some of these hypotheses. Finally, in the conclusion we shortly discuss some weaknesses of our analysis and avenues for further research.

### **Life Course Variation in Travel and Leisure**

The life cycle concept has been widely used to study a variety of psychological and social phenomena. One such phenomenon is the life course variation in travel and leisure activities. As countless studies have shown, age and gender can be particularly useful predictors of leisure activity (Horna, 1994). The life time of a person can thus be divided into stages, characterized by specific preoccupations, interests and activities (Rapoport & Rapoport, 1978). This theory has often been referred to as the family life cycle model, due to the traditionally strong link between family size and the aforementioned preoccupations and activities. There appears to be no consensus in the literature on the exact delimitation of the various stages of the family life cycle model (Horna, 1994), however, these stages are usually considered to be the preparation stages of childhood and adolescence, the establishment phase of adulthood, and the culmination phase of third age. Likewise, there is no consensus on what exactly constitutes a senior traveller (Horna, 1994; Littrell, Paige, & Song, 2004). Some studies consider the age of 50 to be the dividing line between non-senior and senior (Gassmann & Reepmeyer, 2006; Ylanne-McEwen), others 55 , 60 (Lee & Tideswell, 2005) or even 65. This lack of consistency makes direct comparisons of different studies somewhat difficult.

A number of studies have differentiated between younger (typically 50-64 year-olds) and older (typically 65 and older) seniors (Javalgi, Thomas, & Rao, 1992). Some other studies have divided the life time into many stages related directly to the family situation of a person. Thus it has been suggested that the relevant life cycle stages are "Young Single", "Young Couples (with no children)", "Full Nest" (with children), "Empty Nest" (children have left home), and "Solitary Survivor" (the widow) (Lawson, 1991). The relevant stages for the study of senior tourists would presumably in this case be "Empty Nest I (still working)", "Empty Nest II (retired)" and "Solitary Survivor". However, it is also clear that in this family-oriented life time segmentation, age only indirectly influences travel behaviour. A common difficulty encountered by scholars making this type of study is that not everyone fits into standardized family life stage definitions. For instance, Lawson (1991) found that out of 3'426 responders

of his survey, 40% were not classifiable according to his life cycle stages. This type of result obviously casts a shadow of doubt on the method of segmentation itself.

A separate and alternative method for client segmentation has been used, based on the concept of lifestyle. According to the lifestyle method, it is possible to build schematic clusters out of people's attitudes, opinions, beliefs or preferences (Gonzalez & Bello, 2002; Vyncke, 2002). These clusters will inevitably be age-independent. Thus, it is possible, for instance, to be an "adventure-seeking" tourist both at the age of 20 and at the age of 50. Although it is of course possible to focus on the specific lifestyle clusters encountered in a particular age group, such as seniors (Hawes, 1993; Lee & Tideswell, 2005; Littrell et al., 2004; Oates, Schufeldt, & Vaught, 1996), this focussed approach does not easily allow for a comparison between age groups, and thus teaches us relatively little about senior versus non-senior travel and tourism behaviours.

### **Age and Generation Effects**

A common difficulty in all studies of life course variations in travel and leisure behaviour is differentiating between behavioural variance genuinely related to age, and that related to a particular generation or cohort. It has often been pointed out that people's opinions, beliefs and even behaviours are deeply rooted in the particular time and place that they grew up, such that entire generations "think alike" and adhere to particular principles and behaviours which are different than those of the generation of their parents or that of their children (Horna, 1994). For example, it has been found that in 2004 in Germany, 70% of seniors (defined as 60 years old or more) make at least one trip with 5 nights or more per year (Sonntag & Sierck, 2005). This compares to a figure of 65.5%, for the same age group, ten years earlier. Thus, the same age group appears to have changed its behaviour over time. This makes it problematic to use the results of life course variation studies for prediction purposes, especially for long-term predictions. If the particular research problem is to predict future travel behaviour, then a hypothesis concerning behaviour related to a particular cohort must be emitted.

One such hypothesis is that if you measure, for example, travel intensity of a given age group at a given time, for instance in 1994, one could expect to find that the 1994 cohort will exhibit a similar behaviour ten years later (Lohmann & Danielsson, 2001). This hypothesis obviously contradicts, at least to a certain degree, the basic assumption that travel and leisure behaviour

changes with age and in our opinion therefore stands on somewhat shaky theoretical ground, despite the existence of some empirical evidence to back up the hypothesis. In accordance with findings in literature, we would suggest that one should expect to find a host of different factors influencing travel behaviour, including some related to generation cohort, and some of which will indirectly influence this behaviour through age. Thus, it is only fair to assume that a person of, say, 55 years of age today, will have gone through some important life changes by the time he is 65, possibly involving retirement, changes in disposable income, children leaving home, grandchildren being born, deterioration of health or even the loss of a spouse. Furthermore, factors such as the cost and ease of travel as well as travel and communication technology will evolve in this time. All of these are likely to influence the willingness and frequency of travel.

As our discussion has illustrated, using the results of studies of travel behaviour life course variation for predictive purposes must be done with care. Furthermore, given the significant differences in underlying factors such as household income levels, education levels, culture, travel history, and general infrastructure and technological levels of development between various countries, the results of these studies are often context-dependent, and cannot be directly compared internationally.

## **Hypotheses**

Due to the complications mentioned in the previous section, and given the specificities of the survey on which we base our empirical evidence, we prefer, in this paper, to focus on a particular type of tourism consumption, which has enjoyed very little attention in the literature, namely the market for holiday rentals. In order to fix the context, we also focus voluntarily on one country, Switzerland. Furthermore, rather than adopt a lifestyle or family stage type of segmentation, we will take a more simple age-related segmentation approach. Within the particular context of the holiday rental market we wish to verify a number of hypotheses linked to the behaviour of seniors and non-seniors. It is our fundamental research question to study how the choice of destination, willingness to pay, and preferences in terms of characteristics change with age, within the particular context and sector of holiday rentals, and for Swiss customers only.



It is important to note again that age by itself will not explain travel behaviour. What is relevant for both the researcher and the practitioner to understand, are the underlying dimensions of a person's life which change with age, thereby altering travel behaviour. It has been shown that the factors most commonly and strongly affecting people's likelihood or propensity to travel, as well as their total travel expenditure, are those linked to time constraints, budget constraints and health constraints (Fleischer & Pizam, 2002; Hong, Kim, & Lee, 1999). In the case of older seniors, the time constraint is usually no longer a factor (Fleischer & Pizam, 2002). A common fallacy is to consider either that elderly citizens are particularly poorer, or particularly richer than the rest of society. The reality is somewhat more nuanced. Statistics show that in fact pre-seniors (which we could define to be roughly those between the ages of 50 and 65), who most often are still working, tend to have relatively higher disposable incomes than other age groups. The real seniors (which we define as those over the Swiss retirement age of 65) tend, however, to have somewhat lower income levels (Javalgi et al., 1992). Moreover, these people often have higher health related expenses (Fleischer & Pizam, 2002). It is not surprising then that it was found in studies of both senior British and US travellers that these travellers put a great emphasis on value for money (Ananth, DeMicco, Moreo, & Howey, 1992; Callan & Bowman, 2000).

Given that literature suggests income to be an important determinant of willingness to pay and that households of pre-seniors have a higher median income than households of seniors, we might expect that willingness to pay would be higher for pre-seniors than seniors. An important limitation of our study is that we do not have disposable income data from the survey on which our analysis is based. Therefore, we will not directly be studying the effect of household income level on holiday rental expenditure. The link we will hypothesize about is that between age group and expenditure. We therefore assume that expenditure willingness will be directly linked to disposable income. Since we believe that high-income groups will, all else equal, be willing to spend more for travel, and given that income changes with age, we hypothesize a direct relationship between age and willingness to pay for holiday rentals.

*Hypothesis 1a: Ceteris paribus, the declared willingness to pay for holiday rentals will increase with age until the age of retirement, after which it will start to decrease.*

*Hypothesis 1b: Ceteris paribus, the declared willingness to pay for holiday rentals among pre-seniors will be higher than among seniors.*

As we have pointed out previously, the limitations that have been identified in the literature as significantly affecting a senior person's travel intensity is disposable income and health. Decreasing disposable income and worsening health are both linked to age and directly influence mobility. One would expect the choice of destination to be affected. Thus studies tend to show that destination preference differs according to age group. It is, however, not at all clear that one can simply assume that older tourists prefer closer destinations. What does seem to prevail in the literature, is an increase, particularly among older seniors, for travel within a person's own country (Romsa & Blenman, 1989). In this context we hypothesize that the interest for holiday rentals within Switzerland will be higher among both pre-seniors and seniors than among other age groups. Furthermore, we hypothesize that the interest for holiday rentals within Switzerland will be higher among seniors than among pre-seniors.

*Hypothesis 2a: The interest for domestic holiday rentals will be higher among both pre-seniors and seniors, than among other age groups.*

*Hypothesis 2b: The interest for domestic holiday rentals will be higher among seniors than among pre-seniors.*

Our final research question concerns the particular holiday rental home characteristics preferred by seniors as compared to non-seniors. Due to the lack of previous research on this question we do not formulate any specific hypotheses. Our approach to this question is purely exploratory. Based on results of studies in other tourism sectors, we would expect a greater preference among non-seniors for high-tech related equipment, as well as for the availability or proximity of various leisure activities (Ananth et al., 1992; Callan & Bowman, 2000; Mathur, Sherman, & Schiffman, 1998).

## **Analysis**

A survey was sent in October 2005 to 4'001 existing and potential customers in Switzerland of a leading holiday rental company, also based in Switzerland. The sample can therefore be considered non-random. The over-all response rate was 26.7%, resulting in 1'069 usable questionnaires. Age groups were defined in ten year groups. In this context we defined pre-

seniors to be roughly the group of 50-59 year-olds and seniors to be the respondents aged 60 or more.

In order to assess the willingness to pay, responders were asked for their weekly rental budget, or willingness to pay. The results are shown in Table 1. A preliminary inspection of these results indicates that the distribution of rental budget does indeed show a tendency to increase with age until a maximum reached by the 40-49 group. After this the willingness to pay appears to drop off. In order to confirm these results we performed a one-way analysis of variance, the data of which can be found in Table 2. As can be seen, the choice of declared willingness to pay category differs between the different age groups surveyed. Furthermore these differences are as expected and are statistically highly significant.

	<i>Up to 29</i>	<i>30 - 39</i>	<i>40 - 49</i>	<i>50 - 59</i>	<i>60 plus</i>
< 601 CHF (1)	19.4%	4.8%	1.8%	8.2%	7.5%
601 - 800 CHF (2)	26.4%	25.0%	18.2%	25.5%	37.3%
801 - 1'100 CHF (3)	33.3%	35.5%	35.1%	29.3%	31.1%
1'101 - 1'400 CHF (4)	15.3%	21.5%	25.1%	21.6%	17.4%
1'401 - 1'700 CHF (5)	1.4%	8.8%	11.3%	11.1%	5.0%
> 1'700 CHF (6)	4.2%	4.4%	8.4%	4.3%	1.9%
	100.0%	100.0%	100.0%	100.0%	100.0%

**Table 1: Declared Holiday Rental Budget per Week by Age Group**

The willingness to pay appears to rise and reach a maximum level among the 40-49 year old age group. After this, it falls, with pre-seniors basically willing to spend more than older seniors. This lends some support to our first hypothesis. Somewhat surprisingly, the pre-senior group already has a lower declared willingness to pay than the previous age group.

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
Up to 29	72	2.6528	1.23516	.14557	2.3625	2.9430
30 – 39	228	3.1754	1.17421	.07776	3.0222	3.3287
40 – 49	379	3.5119	1.20920	.06211	3.3897	3.6340
50 – 59	208	3.1490	1.27097	.08813	2.9753	3.3228
60 plus	161	2.8075	1.08694	.08566	2.6383	2.9766
Total	1048	3.1989	1.22696	.03776	3.1248	3.2730

**Table 2: Results of ANOVA for Rental Budget**

The conclusion from our results is that we have sound support for hypothesis 1b but not for hypothesis 1a.

Our second hypothesis concerned the preference of domestic holiday rentals over foreign ones among elderly. We hypothesized firstly that seniors would have a higher preference for holiday rentals in Switzerland than non-seniors, and secondly that seniors would have a higher such preference than pre-seniors. Again, in the context of the survey used we define pre-seniors as those aged 50-59 and seniors as those aged 60 or above. In the survey carried out, respondents could choose their favourite destinations for holiday rentals among a list of 23 countries (mainly in Europe) where the holiday rental firm undertaking the survey is present. These destinations included the most common travel destinations of Swiss travellers in general. The data confirmed both hypothesis 2a and 2b. In the case of non-seniors (up until the age of 49), 61.1% of respondents chose Switzerland as a preferred destination, against 72.6% of respondents aged 50 or above.

	<b>Frequency</b>	<b>n</b>	<b>Percent</b>
Up to 29	47	72	65.3%
30 - 39	149	228	65.4%
40 - 49	219	379	57.8%
50 - 59	139	208	66.8%
60 plus	129	161	80.1%
<b>Total</b>	<b>683</b>	<b>1048</b>	<b>65.2%</b>

**Table 3: Domestic Destination Preference**

Furthermore, as can be seen in Table 3, there was a notable difference between pre-seniors and seniors, whereby the older ones have an overwhelming preference for Switzerland as a destination. As anticipated, it is not clear what happens among other age groups.

Finally, we wished to explore the holiday rental characteristic preferences of various age groups. This was done with a series of questions designed to determine preferences for 24 characteristics or attributes of holiday rentals, evaluated on a 5-point Lickert scale, with 1 being labelled "very important" and 5 being labelled "very unimportant". The results are summarized in Table 4, with the attributes where inter-age group differences are statistically significant at the 99% level indicated in bold characters.

As can be seen in Table 4, a number of significant differences exist between age groups in terms of preferences. As we anticipated, there is a stronger preference among younger generations for high-tech attributes, such as internet connection and hi-fi system, or even air

conditioning. Having said this, seniors have a very strong preference for television. In terms of amenities, these elderly persons also want towels and linen to be provided. This may be due to the higher difficulty they experience in carrying heavy luggage with them on holiday.

<b>Age Group:</b>	<b>Up to 29</b>	<b>30 - 39</b>	<b>40 - 49</b>	<b>50 - 59</b>	<b>60 plus</b>	<b>Total</b>	<b>Signif.</b>
<i>n:</i>	<i>71</i>	<i>211</i>	<i>340</i>	<i>173</i>	<i>101</i>	<i>896</i>	
Proximity to town centre	2.39	2.57	2.69	2.52	2.35	2.57	0.034
<b>Proximity to sea/lake</b>	1.82	1.93	2.00	2.10	2.45	2.04	0.001
<b>Proximity to shops/supermarket</b>	2.04	2.18	2.43	2.35	2.27	2.31	0.004
Holiday with other apartments	3.75	3.97	3.69	3.66	3.81	3.77	0.058
Holiday with own restaurant	3.82	3.90	3.88	3.73	3.70	3.83	0.498
<b>2 bedrooms or more</b>	2.48	2.05	2.00	2.38	2.85	2.22	0.000
<b>Detached holiday house</b>	2.85	2.61	2.71	3.06	3.49	2.85	0.000
Pets permitted	3.66	4.17	4.12	3.91	4.02	4.04	0.082
<b>TV, Radio</b>	2.85	2.57	2.45	2.54	1.99	2.48	0.001
Videorecorder	4.44	4.50	4.56	4.57	4.77	4.56	0.077
<b>Hi-fi</b>	3.52	3.76	3.99	4.20	4.52	4.00	0.000
Internet connection	3.82	4.12	4.06	4.23	4.29	4.11	0.091
Washing machine	2.89	2.66	2.82	2.95	2.85	2.82	0.324
Dishwasher	2.66	2.52	2.56	2.60	2.72	2.58	0.775
Microwave oven	3.41	3.56	3.81	3.82	3.66	3.71	0.054
Oven	2.28	2.12	2.29	2.32	2.63	2.29	0.036
<b>Coffee machine</b>	3.08	2.91	2.47	2.54	2.59	2.65	0.001
<b>Air conditioning</b>	2.69	3.22	3.29	3.35	3.69	3.28	0.000
<b>Barbecue</b>	2.70	2.85	2.97	3.24	3.96	3.09	0.000
<b>Private swimming pool</b>	2.80	3.08	2.98	3.32	3.64	3.13	0.000
<b>Communal pool</b>	2.49	2.86	2.63	3.10	3.28	2.84	0.000
Cleanliness	1.21	1.15	1.17	1.20	1.11	1.17	0.697
Bed linen provided	1.70	1.73	1.74	1.61	1.45	1.68	0.159
<b>Towels provided</b>	2.38	2.05	2.21	1.88	1.74	2.07	0.001

**Table 4: Holiday Rental Attribute Preference**

Confirming some of the findings of previous studies, seniors seem to be less interested in physical activities like swimming, since they rate a pool or going to the sea as less important than do other groups. Proximity to shopping and to a town centre does seem important, however, possibly due to the possibilities such activities and places offer for social interaction.

Finally a very interesting finding is the preference for smaller holiday rentals, with a significantly lower preference for detached houses and large apartments and houses. This is probably due to the older senior group often not travelling with children. Furthermore, there is of course a link between preferred size and willingness to pay.

## Conclusions

In this paper we have tried to shed some additional light on the travel behaviour of seniors within the context of a sector of tourism which has often been ignored in the literature, namely the holiday rental sector. In view of the ageing population in many industrial countries, it becomes of increasing value to understand the particular needs and expectation of an age group which in a country like Switzerland will make up a quarter of the population within few years.

Based on existing literature, we formulated a number of research questions and hypotheses to test using a survey of existing and potential Swiss holiday rental customers. The hypotheses concerned the willingness to pay and the destination preferences of senior versus non-senior travellers, within the particular context of this market. Furthermore, we sought to explore the particular preferences in terms of infrastructure and attributes of holiday rentals of seniors and non-seniors. We were able not only to find some evidence to support our hypotheses, but also to find significant differences between the preferences of seniors and non-seniors, as well as between pre-seniors and seniors.

We have shown with our study that both pre-seniors and seniors tend to be willing to spend less money on holiday rentals. Furthermore, Swiss seniors appreciate the convenience and safety of travel within Switzerland. Of course, we hope that future research, including cross-country comparisons, will shed further light on this interesting and important market segment.

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